

## United States Bankruptcy Court

Northern District of Illinois

**Case No. 08-30416**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuele Torelli  
767 Schooner Ln  
Elk Grove Village, IL 60007-6910

Social Security / Individual Taxpayer ID No.:

xxx-xx-7679

Employer Tax ID / Other nos.:

### **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: February 18, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 08-30416User: kscott  
Form ID: b18Page 1 of 1  
Total Served: 31

Date Rcvd: Feb 18, 2009

The following entities were served by first class mail on Feb 20, 2009.

db Emanuele Torelli, 767 Schooner Ln, Elk Grove Village, IL 60007-6910  
 12828443 5701 Claremont Bldg Corp, 5721 S Claremont Ave, Chicago, IL 60636-1012  
 12828445 AT&T, PO Box 451409, Atlanta, GA 31145-9409  
 12828446 Att And T Universal Citibank, PO Box 20507, Kansas City, MO 64195-0507  
 12828449 Chase Manhattan Mtg, 8333 Ridgepoint Dr, Irving, TX 75063-5812  
 12828450 Citibank, PO Box 20507, Kansas City, MO 64195-0507  
 12828451 Citibank Usa, PO Box 20507, Kansas City, MO 64195-0507  
 12828452 Citizens Caf, Rje 135, Warwick, RI 02886  
 12828453 Directv, 2230 E Imperial Hwy, El Segundo, CA 90245-3531  
 12828454 +Fifth Third Bank, 1850 E Paris Ave SE, Grand Rapids, MI 49546-6210  
 12828442 +Gleason & Gleason, 77 W Washington Ste 1218, Chicago, IL 60602-3246  
 12828458 Illinois Collection Se, 8231 185th St Ste 100, Tinley Park, IL 60487-9356  
 12828459 +Infiniti Fin Svcs, 990 W 190th St, Torrance, CA 90502-1019  
 12828463 +Marlin Leasing, 300 Fellowship Rd, Mount Laurel, NJ 08054-1727  
 12828464 +Matco Tools, 4403 Allen Rd, Stow, OH 44224-1096  
 12828466 +Nicor Gas, 1844 W Ferry Rd, Naperville, IL 60563-9600  
 12828467 Sam's Club GE, PO Box 103104, Roswell, GA 30076-9104  
 12828468 Sears cbsd, PO Box 20363, Kansas City, MO 64195-0363  
 12828469 Sears cbsd, PO Box 20507, Kansas City, MO 64195-0507  
 12828441 Torelli Emanuele, 767 Schooner Ln, Elk Grove Village, IL 60007-6910  
 12828470 +Toyota Motor Credit, 19001 S Western Ave, Torrance, CA 90501-1196

The following entities were served by electronic transmission on Feb 19, 2009.

12828444 Fax: 800-208-8123 Feb 19 2009 00:51:08 American General Finance, PO Box 3121, Evansville, IN 47731-3121  
 12828447 EDI: BANKAMER.COM Feb 18 2009 21:58:00 Bank Of America, PO Box 26012, Greensboro, NC 27420-6012  
 12828448 EDI: CHASE.COM Feb 18 2009 21:59:00 Chase - Cc, PO Box 100019, Kennesaw, GA 30156-9205  
 12828450 EDI: CITICORP.COM Feb 18 2009 21:58:00 Citibank, PO Box 20507, Kansas City, MO 64195-0507  
 12828451 EDI: CITICORP.COM Feb 18 2009 21:58:00 Citibank Usa, PO Box 20507, Kansas City, MO 64195-0507  
 12828455 EDI: RMSC.COM Feb 18 2009 21:58:00 Gemb abt Tv, PO Box 981439, El Paso, TX 79998-1439  
 12828456 EDI: RMSC.COM Feb 18 2009 21:58:00 Gemb mohawk Color Cent, PO Box 981439, El Paso, TX 79998-1439  
 12828457 EDI: HFC.COM Feb 18 2009 21:58:00 Hsbc bstby, PO Box 15522, Wilmington, DE 19850-5522  
 12828460 EDI: IRS.COM Feb 18 2009 21:58:00 Internal Revenue Service, Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326  
 12828461 EDI: RMSC.COM Feb 18 2009 21:58:00 Jc Penney, PO Box 103106, Roswell, GA 30076-9106  
 12828462 EDI: CBSKOHLS.COM Feb 18 2009 21:58:00 Kohls chase, PO Box 3120, Milwaukee, WI 53201-3120  
 12828465 E-mail/Text: bankrup@nicor.com Nicor, PO Box 416, Aurora, IL 60568-0001

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2009

Signature:

